a) a titanium oxide inclusive layer;

b) a zinc oxide inclusive contact layer;

c) a silver inclusive layer contacting the zinc oxide inclusive layer b);

d) a nickel chrome oxide inclusive layer contacting the silver inclusive layer c);

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e) a tin oxide inclusive layer;

f) a zinc oxide inclusive layer;

g) a silver inclusive layer;

h) a nickel chrome oxide inclusive layer; and

i) a silicon nitride inclusive layer;

wherein the coated article has a visible transmission of at least about 70% and the coating or layer system has a sheet resistance (R_s) of no greater than 5.0 ohms/square; and

wherein the coated article is not tempered or heat bent.

7. (Amended) A non-heat-treated coated article comprising:

a substrate;

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a first dielectric layer supported by the substrate;

a lower contact layer comprising zinc oxide;

an infrared (IR) reflecting layer comprising silver contacting the lower contact layer comprising zinc oxide;

an upper contact layer comprising at least one of an oxide of nickel, an oxide of chromium, and nickel chrome oxide which contacts the IR reflecting layer comprising silver;

wherein the IR reflecting layer comprising silver is located between and in contact with the lower and upper contact layers; and

wherein the coated article is not heat treated.

17. (Unamended) An insulating glass (IG) window unit comprising:

first and second substrates spaced from one another,

a coating supported by the first substrate, the coating including first and second IR reflecting layers, each of the IR reflecting layers being sandwiched between and contacting a respective pair of contact layers;

wherein the coating has a sheet resistance (R_s) no greater than 3.5 ohms/square; and

wherein the IG window unit has a visible transmission of at least 70%, a solar heat gain coefficient (SHGC) no greater than 0.45, and outside reflective color characterized by $a^*_{\text{outside reflective}}$ from –3.0 to 2.0 and $b^*_{\text{outside reflective}}$ from –5.0 to 1.0.

21. (Amended) A non-heat-treated coated ~~article~~ comprising:

a coating supported by a glass substrate, the coating comprising an infrared (IR) reflecting layer sandwiched between and contacting first and second contact layers; and

wherein the first contact layer includes zinc oxide and the second contact layer comprises at least one of nickel oxide, chromium oxide, and nickel-chrome oxide.

27. (Amended) A coated article comprising:

a coating or layer system supported by a glass substrate, the coating or layer system comprising from the glass substrate outwardly:

a) a dielectric layer(s);

b) a zinc oxide inclusive contact layer;

c) a silver inclusive layer contacting the zinc oxide inclusive layer b);

d) a contact layer including at least one of nickel oxide and chrome oxide that is located over and contacts the silver inclusive layer c);

e) a dielectric layer(s);

f) a zinc oxide inclusive contact layer;

g) a silver inclusive layer;

h) a contact layer; and

i) a dielectric layer(s);

wherein the coated article has a visible transmission of at least about 70% and the coating or layer system has a sheet resistance (R_s) no greater than 5.0 ohms/square; and wherein the coated article is not thermally tempered or heat bent.

35. (Amended) A method of making a coated article, the method comprising:

providing a substrate;

sputtering a first dielectric layer onto the substrate;

sputtering a lower contact layer comprising zinc oxide onto the substrate over the first dielectric layer;

sputtering an infrared (IR) reflecting layer over and contacting the lower contact layer;

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sputtering an upper contact layer comprising at least one of an oxide of nickel, an oxide of chromium, and nickel chrome oxide, in an atmosphere comprising oxygen gas, onto the substrate over and in contact with the IR reflecting ~~layer;~~ and

sputtering at least one dielectric layer onto the substrate over the upper contact layer.

37. (Amended) A coated article comprising:

a substrate;

a first dielectric layer supported by the substrate;

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an infrared (IR) reflecting layer comprising silver;

an upper contact layer comprising at least one of an oxide of nickel, an oxide of chromium, and nickel chrome oxide that contacts the IR reflecting layer comprising silver;

another dielectric layer comprising tin oxide provided over and in contact with the upper contact layer; and